

## Issue 134: INSIDER'S EDGE: MHC Application Submission 101

Happy Friday, Insiders!

Open enrollment is now only a few short days away! Today, we are going to revisit a topic familiar to some of our longtime readers and my favorite subject—[TAXES](#)! Just kidding, today's issue is about one of the system quirks most likely to trip up consumers as they use Maryland Health Connection—enrolling in coverage.

### Enrolling in Coverage: Helping Consumers Reach the Finish Line

Remember, completing the application to get an eligibility determination and actually enrolling in coverage is a two-step process! Make sure consumers get through both steps.

#### Step One: Eligibility Determination

Once the consumer has filled out the entire application, they need to sign it electronically.

**Your Signature** Fields marked with \* are required

Read and check the box next to each statement if you agree.

- ☒ I know that if Medicaid pays for a medical expense, any money I get from other health insurance or legal settlements will go to Medicaid in an amount equal to what Medicaid pays for the expense.\*
- ☒ I know I'll be asked to cooperate with the agency that collects medical support from an absent parent. If I think that cooperating to collect medical support will harm me or my children, I can tell the agency and won't have to cooperate.\*
- ☒ I know that I must tell the Maryland Health Connection if anything changes from what I included on this application. I can contact the Call Center at 1-855-642-8572 or visit MarylandHealthConnection.gov to report any changes.\*
- ☒ I'm signing this application under penalty of perjury. This means I've provided true answers to all the questions on this form to the best of my knowledge. I understand that the Maryland Health Connection will use data from other State and Federal sources to determine eligibility. I know that if I'm not truthful, there may be a penalty.\*

Signature  Today's Date

After submitting their signature, consumers will receive an eligibility determination indicating the program(s) they are eligible for:

- Medicaid
- Retro Medicaid
- Qualified Health Plans with Financial Assistance

- Qualified Health Plans without Financial Assistance

Each individual household member's eligibility determination will be listed separately. Information on any outstanding verifications will also be provided.

## **Step Two: Enrollment**

To actually enroll in coverage, the consumer must select the checkbox next to the program in which they would like to enroll from the eligibility determination list, click "Proceed to Enrollment", and follow the system prompts.

Simply reaching the eligibility determination screen **will not** enroll the individual in coverage.



*Make sure consumers reach the finish line and actually enroll in coverage!*

Consumers can select a Qualified Health Plan (QHP) using Maryland Health Connection. Individuals who qualify for Medicaid will receive an enrollment packet in the mail with information on selecting a HealthChoice Managed Care Organization (MCO).

- Remember, consumers whose information cannot be verified against the Federal Hub may need to submit additional documentation before their coverage becomes effective.

## **Additional Resources**

- Need a refresher on how to create an account in Maryland Health Connection? This [informative video](#) walks you through every step of the process.
- Anxious to get ready to apply? [These tips](#) let you know what documents you need to collect before starting your application.
- Ready for a refresher course on some other system quirks? Check out [Issue 88: INSIDER'S EDGE: Last Minute Tips](#).

**See you next time!**